

Information to identify the case:					
Debtor 1	<u>Amy B. Robertson</u>			Social Security number or ITIN	xxx-xx-8655
	First Name	Middle Name	Last Name	EIN	__-____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-20322-GLT					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Amy B. Robertson

5/20/21

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Amy B. Robertson
Debtor

Case No. 16-20322-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: May 20, 2021

User: dkam
Form ID: 3180W

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:

Recip ID	Recipient Name and Address
db	+ Amy B. Robertson, 324 Meadow Ave., Pittsburgh, PA 15235-2431
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5860
14172615	+ Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184
14244409	+ Peoples Natural Gas Company LLC, 225 North Shore Drive, Pittsburgh, PA 15212-5860, Attn: Dawn Lindner
14203581	U.S. Department of Education, c/o Fedloan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184
14172620	UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14209176	+ Univ of Pittsburgh Physicians, 6681 Country Club Drive, Golden Valley MN 55427-4601

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 21 2021 03:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 21 2021 02:24:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 21 2021 03:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 21 2021 02:24:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14172611	+ EDI: WFNNB.COM	May 21 2021 03:18:00	Cb/talbots, Po Box 182789, Columbus, OH 43218-2789
14172612	+ EDI: CITICORP.COM	May 21 2021 03:18:00	Citibank / Sears, Citicorp Credit Services/Attn: Centraliz, Po Box 790040, Saint Louis, MO 63179-0040
14172613	+ EDI: WFNNB.COM	May 21 2021 03:18:00	Comenity Bank/Giant Eagle, Po Box 182125, Columbus, OH 43218-2125
14172614	EDI: CITICORP.COM	May 21 2021 03:18:00	Dsnb Macys, Macys Bankruptcy Department, Po Box 8053, Mason, OH 45040
14243433	EDI: Q3G.COM	May 21 2021 03:18:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14244201	+ Email/Text: kburkley@bernsteinlaw.com	May 21 2021 02:25:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14188052	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	May 21 2021 02:24:00	State Farm Bank, FSB, Attn: Bankruptcy Dept., PO Box 2328, Bloomington, IL 61702-2328

District/off: 0315-2

User: dkam

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Form ID: 3180W

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14172618	Email/Text: HOME.SFBANK-BCCBKNOTICE@fisglobal.com	May 21 2021 02:24:00	State Farm Fnc'l Svcs F, State Farm Bank/ Attention: Bankruptcy, Po Box 2328, Bloomington, IL 61702
15046187	Email/Text: camanagement@mtb.com	May 21 2021 02:24:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0810
14238769	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2021 02:24:00	PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101-0570
14241367	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2021 02:24:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14172616	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2021 02:24:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14172617	Email/Text: Bankruptcy.Notices@pnc.com	May 21 2021 02:24:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
14243901	EDI: PRA.COM	May 21 2021 03:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14186100	EDI: Q3G.COM	May 21 2021 03:18:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
14228978	+ Email/Text: bncmail@w-legal.com	May 21 2021 02:25:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14172619	+ EDI: WTRRN BANK.COM	May 21 2021 03:18:00	Target, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14242470	+ EDI: WFFC.COM	May 21 2021 03:18:00	WELLS FARGO BANK, N.A., ATTENTION: BANKRUPTCY DEPARTMENT, MAC# D3347-014, 3476 STATEVIEW BOULEVARD, FORT MILL, SC 29715-7203
14172621	+ EDI: WFFC.COM	May 21 2021 03:18:00	Wells Fargo Home Mortgage, Written Correspondence Resolutions, Mac # X 2302-04e Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 23

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		M & T Bank
cr		Wells Fargo Bank, N.A.

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: dkam

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Total Noticed: 28

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor M & T Bank bnicholas@kmlawgroup.com
Maria Miksich	on behalf of Creditor M & T Bank mmiksich@kmlawgroup.com
Mario J. Hanyon	on behalf of Creditor Wells Fargo Bank N.A. wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Matthew M. Brennan	on behalf of Debtor Amy B. Robertson attorneymatthewbrennan@gmail.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Peter J. Ashcroft	on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

TOTAL: 8